

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Gene Edward Carey, II  
Shelley Renee Carey  
Debtors

Case No. 12-61235-rk  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-6

User: mfish  
Form ID: 227i

Page 1 of 3  
Total Noticed: 46

Date Rcvd: May 14, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2013.

db/db +Gene Edward Carey, II, Shelley Renee Carey, 30 Lexington Ontario Rd, Ontario, OH 44903-8699  
aty +Patti H. Bass, 3936 E. Ft. Lowell Rd., #200, Tucson, AZ 85712-1083  
aty +Steven H. Patterson, 120 E. 4th St., 8th Floor, Cincinnati, OH 45202-4099  
21494654 +Associated Path Labs Inc, PO Box 3715, Mansfield, OH 44907-0715  
21771413 +Associated Pathology Labs, RBC Inc, PO Box 1548, Mansfield OH 44901-1548  
21764287 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
21494657 Cabelas Visa Center, World's Foremost Bank, PO Box 82609, Lincoln NE 68501-2609  
21755285 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
21727948 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,  
Tucson, AZ 85712-1083  
21652694 CitiFinancial, Inc., P.O. Box 70919, Charlotte, NC 28272-0919  
21565571 +CitiMortgage, Inc, PO Box 688971, Des Moines, IA 50368-8971  
21529233 Directions Credit Union, c/o Thomas J. Kelley, 300 Madison Ave., Suite 1100,  
Toledo, Ohio 43604-2605  
21494669 +Lerner Sampson & Rothfuss, 120 E 4th St 8th Flr, Cincinnati, OH 45202-4099  
21494670 MedCentral Fitness Center, ABC Financial Services, PO Box 6800, Sherwood AR 72124-6800  
21494671 #OneMain Financial, Bankruptcy Dept, PO Box 140489, Irving, TX 75014-0489  
21494672 RBC, PO Box 1548, Mansfield, OH 44901-1548  
21494673 +Richland County Treasurers Office, 50 Park Ave E, Mansfield OH 44902-1895  
21770555 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: debbie@attymack.com May 14 2013 20:22:45 Deborah L Mack, P O Box 486,  
Mansfield, OH 44901-0486  
tr +EDI: BJLMASON.COM May 15 2013 01:43:00 Josiah L Mason, Canton, 153 W Main St,  
PO Box 345, Ashland, OH 44805-0345  
21494655 +EDI: BANKAMER.COM May 14 2013 23:20:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14,  
PO Box 26012, Greensboro NC 27420-6012  
21494656 +EDI: TSYS2.COM May 14 2013 23:18:00 Barclays Bank Delaware-Juniper, PO Box 8833,  
Wilmington DE 19899-8833  
21494658 EDI: CAPITALONE.COM May 14 2013 23:20:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285  
21755285 EDI: BL-BECKET.COM May 14 2013 23:18:00 Capital One NA, c/o Becket and Lee LLP, POB 3001,  
Malvern PA 19355-0701  
21494659 EDI: CIAC.COM May 14 2013 23:18:00 CitiMortgage Inc, PO Box 689196,  
Des Moines, IA 50368-9196  
21494660 EDI: HFC.COM May 14 2013 23:21:00 Direct Merchants Bank, PO Box 5894,  
Carol Stream IL 60197-5894  
21494661 +E-mail/Text: bankruptcy@directionscu.org May 15 2013 10:16:43 Directions Credit Union,  
5121 Whiteford Rd, Sylvania OH 43560-2987  
21576794 EDI: BANKAMER2.COM May 14 2013 23:20:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
21735754 EDI: RECOVERYCORP.COM May 14 2013 23:18:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
21494662 +EDI: RMSC.COM May 14 2013 23:21:00 GEMB/JCPenney, Attn: Bankruptcy Dept, PO Box 103104,  
Roswell GA 30076-9104  
21494663 +EDI: RMSC.COM May 14 2013 23:21:00 GEMB/Lowes, Attn: Bankruptcy Dept., PO Box 103104,  
Roswell GA 30076-9104  
21494664 EDI: RMSC.COM May 14 2013 23:21:00 GEMB/Sams Club, Attn: Bankruptcy Dept, PO Box 103014,  
Roswell GA 30076  
21494665 EDI: HFC.COM May 14 2013 23:21:00 HSBC Card Services, PO Box 80084, Salinas CA 93912-0084  
21494666 +EDI: HFC.COM May 14 2013 23:21:00 HSBC Menards, PO Box 5893, Carol Stream IL 60197-5893  
21494667 +EDI: HFC.COM May 14 2013 23:21:00 HSBC/Furniture Row, PO Box 5893,  
Carol Stream IL 60197-5893  
21494668 EDI: CBSKOHL'S.COM May 14 2013 23:19:00 Kohls, PO Box 3043, Milwaukee WI 53201-3043  
21552116 +E-mail/Text: bknotice@ncmllc.com May 14 2013 20:26:56 National Capital Management, LLC,  
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
21734432 +EDI: OPHSUBSID.COM May 14 2013 23:18:00 OAK HARBOR CAPITAL VI, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
22254448 EDI: PRA.COM May 15 2013 01:43:00 Portfolio Recovery Associates, LLC, PO BOX 41067,  
Norfolk, VA 23541  
21731356 EDI: PRA.COM May 15 2013 01:43:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
22292187 +EDI: PRA.COM May 15 2013 01:43:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
21946792 +EDI: PRA.COM May 15 2013 01:43:00 Portfolio Recovery Assocs., LLC, POB 41067,  
Norfolk, VA 23541-1067  
21735755 EDI: RECOVERYCORP.COM May 14 2013 23:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
21494674 +EDI: SEARS.COM May 14 2013 23:20:00 Sears, PO Box 6282, Sioux Falls SD 57117-6282  
21537164 EDI: USBANKARS.COM May 14 2013 23:21:00 US BANK N.A., BANKRUPTCY DEPARTMENT,  
P.O. BOX 5229, CINCINNATI, OH 45201-5229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

21494675 EDI: USBANKARS.COM May 14 2013 23:21:00 US Bank Cardmember Services, PO Box 108,  
St Louis, MO 63166-9801  
22271060 +EDI: BASSASSOC.COM May 15 2013 01:43:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CITIMORTGAGE, INC.  
cr\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,  
Tucson, AZ 85712-1083  
cr\* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
cr\* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067  
cr\* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
cr\* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,  
TUCSON, AZ 85712-1083  
22257902\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO BOX 41067,  
Norfolk, VA 23541)

TOTALS: 1, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

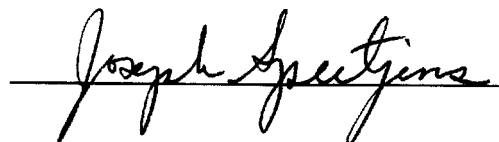
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2013

Signature:



The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2013 at the address(es) listed below:

Deborah L Mack on behalf of Debtor Shelley Renee Carey debbie@attymack.com,  
ndohecfmack@gmail.com  
Deborah L Mack on behalf of Debtor Gene Edward Carey, II debbie@attymack.com,  
ndohecfmack@gmail.com  
Josiah L Mason jlmasontrustee@zoominternet.net, oh23@ecfcbis.com  
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Steven H. Patterson on behalf of Creditor CITIMORTGAGE, INC. NOHBK@lsrlaw.com  
Toby L Rosen jbryan@chapter13canton.com, trosen@ecf.epiqsystems.com

TOTAL: 6

## United States Bankruptcy Court for the Northern District of Ohio

### Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under Chapter 13 on April 30, 2012 and was converted to a case under Chapter 7 on May 13, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

#### Case Information

**Case Number:** 12-61235-rk

**Debtor(s):**

Gene Edward Carey II  
30 Lexington Ontario Rd  
Ontario, OH 44903

Shelley Renee Carey  
30 Lexington Ontario Rd  
Ontario, OH 44903

**Other names used by the Debtor(s) in the last 8 years:**

fka Shelley Jones, fka Shelley Burkhart–  
**Last Four Digits of Debtor's Social Security Number or  
Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-0203

xxx-xx-4534

**Attorney for Debtor:**

Deborah L Mack  
P O Box 486  
Mansfield, OH 44901-0486  
Telephone number: 419.524.4683x223

**Bankruptcy Trustee:**

Josiah L Mason  
Canton  
153 W Main St  
PO Box 345  
Ashland, OH 44805-2219  
Telephone number: (419) 289-1600

#### Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

**Date:** July 11, 2013

**Time:** 10:00 AM

**Location:** City Council Chambers, Mansfield Municipal Complex, 30 North Diamond St, Mansfield, OH 44902

#### Presumption of Abuse under 11 U.S.C. § 707(b) *See "Presumption of Abuse" on the other side of this notice.*

The presumption of abuse does not arise.

#### Deadlines

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** *Please do not file a proof of claim unless you receive a notice to do so.*

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** September 9, 2013

**Deadline to Object to Exemptions:** 30 days after the *conclusion* of the meeting of creditors.

**Address of the Bankruptcy Court Clerk's Office:**

Ralph Regula U.S. Courthouse  
401 McKinley Avenue SW  
Canton, OH 44702

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

**Date:** May 14, 2013

**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**